

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

CLAYTON P. SPTIZ ET AL.

Serial No.: Unknown

Filed: Filed Herewith

For: PURCHASING CARD TRANSACTION RISK MODEL

Attorney Docket No.: FDC 0150 PUS



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C. McKinney

**INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97(b)(1)**

Box Patent Application
Commissioner for Patents
United States Patent and Trademark Office
Washington, D.C. 20231

Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and § 1.97-1.98, the references listed and identified on the attached Form PTO/SB08A and PTO/SB08B are being submitted herewith for consideration by the Examiner. This Statement is being filed in accordance with 37 C.F.R. § 1.97(b)(1).

While this Statement is being filed in compliance with the duty of disclosure, citation of the attached references is not to be construed as an admission that any of the references are "material" as defined under 37 C.F.R. § 1.56(b).

A copy of each reference listed on the attached Form PTO/SB08A and PTO/SB08B is included herewith. Consideration and entry into the record of these references is respectfully requested.

Respectfully submitted,

CLAYTON P. SPTIZ ET AL.

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